

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Carmen Y. Hall
dba Starter Blessings Day Care
Debtor(s)

Bankruptcy Case No.: 15-20493-GLT
Related to Docket No. 44
Chapter: 13
Docket No.: 45 - 44
Concil. Conf.: January 4, 2018 at 10:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 4, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 18, 2017**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 4, 2018 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 19, 2017

cm: All Creditors and Parties In Interest



Gregory L. Taddonio, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Carmen Y. Hall
 Debtor

Case No. 15-20493-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 213

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Oct 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2017.

db	+Carmen Y. Hall, 2235 Manor Avenue, Pittsburgh, PA 15218-2133
cr	+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14032094	+Borough of Swissvale, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13996708	Borough of Swissvale Garbage Fee, c/o Jordan Tax Service Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
13996709	+Bridgeway Capital, Inc., Loan Administrator, 707 Grant Street, Suite 1920, Pittsburgh, PA 15219-1945
13996711	Comcast, P.O. Box 719, Toledo, OH 43697-0719
14078136	+Dominion Retail, Inc., d/b/a Dominion Energy Solutions, 501 Martindale St., Suite 400, Pittsburgh, PA 15212-5844
13996716	+Nationstar Mortgage LLC, c/o KML Law Group P.C., Suite 5000, BNY Mellon Independence Cntr, 701 Market Street, Philadelphia, PA 19106-1538
13996717	Pennsylvania Dept. of Revenue, Bureau of Individual Taxes, P.O. Box 280432, Harrisburg, PA 17128-0432
13996718	Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
14005911	+Peoples Natural Gas, North Shore Riverfront Park, 375 N Shore Dr #600, Pittsburgh, PA 15212-5866
14005912	Peter J. Ashcroft, Suite 2200, Gulf Tower 707 Grant Street, Pittsburgh, PA 15219
14005913	+UPMC Presbyterian Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-0001
13996720	Verizon Wireless, c/o The CBE Group Inc., P.O. Box 2635, Waterloo, IA 50704-2635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 20 2017 01:28:30 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347, Arlington, TX 76006-1347
14035314	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 20 2017 01:28:34 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13996710	E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Oct 20 2017 01:28:54 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
14008376	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 20 2017 01:28:52 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14067425	+E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 20 2017 01:27:04 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
13996712	+E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 20 2017 01:27:04 Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
13996714	E-mail/Text: cio.bncmail@irs.gov Oct 20 2017 01:26:10 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14076411	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 20 2017 01:29:01 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14006851	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 20 2017 01:26:23 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14012957	+E-mail/Text: bncmail@w-legal.com Oct 20 2017 01:26:34 The Bank of New York Mellon, C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
	TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Borough of Swissvale
cr	Duquesne Light Company
cr	The Bank of New York Mellon
14005899*	Borough of Swissvale Garbage Fee, c/o Jordan Tax Service Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
14005900*	+Bridgeway Capital, Inc., Loan Administrator, 707 Grant Street, Suite 1920, Pittsburgh, PA 15219-1945
14005901*	Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
14005902*	Comcast, P.O. Box 719, Toledo, OH 43697-0719
13996713*	+Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14005903*	+Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14005904*	+Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
13996715*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, c/o Edward Laubach, Esquire, Room 806 Federal Building, 1000 Liberty Avenue, Pittsburgh, PA 15222)
14005906*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, c/o Edward Laubach, Esquire, Room 806 Federal Building, 1000 Liberty Avenue, Pittsburgh, PA 15222)
14005905*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0315-2

User: jhel
Form ID: 213

Page 2 of 2
Total Noticed: 24

Date Rcvd: Oct 19, 2017

***** BYPASSED RECIPIENTS (continued) *****

14005907* +Nationstar Mortgage LLC, c/o KML Law Group P.C., Suite 5000, BNY Mellon Independence Cntr,
701 Market Street, Philadelphia, PA 19106-1538
14005908* Pennsylvania Dept. of Revenue, Bureau of Individual Taxes, P.O. Box 280432,
Harrisburg, PA 17128-0432
13996719* Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
14005909* Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
14005910* Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
14005914* Verizon Wireless, c/o The CBE Group Inc., P.O. Box 2635, Waterloo, IA 50704-2635
TOTALS: 3, * 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Swissvale jhunt@grblaw.com,
cnoroski@grblaw.com
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor The Bank of New York Mellon amps@manleydeas.com
Kenneth Steidl on behalf of Debtor Carmen Y. Hall julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;r53037@no
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9